

In re:
Lisa Tranausky
Debtor

Case No. 23-10647-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 27, 2023

User: admin
Form ID: 3091

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2023:

Recip ID	Recipient Name and Address
db	+ Lisa Tranausky, 3736 Devonshire Place, Bensalem, PA 19020-1439
14762685	+ Critical Care Physicians of PA PC, PO Box 743522, Los Angeles, CA 90074-3522
14762701	Radiology Affialites Imaging, Radiology Affiliates of Central NJ PC, PO Box 786327, Philadelphia, PA 19178-6327
14763198	U.S. Department of Housing and Urban Development, 11th Floor 100 Penn Square East, Philadelphia, PA 19107
14762712	+ Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: support@ymalaw.com	Apr 27 2023 23:40:00	PAUL H. YOUNG, Young, Marr, Mallis & Deane, LLC, 3554 Hulmeville Rd., Ste 102, Bensalem, PA 19020
tr	+ Email/Text: bncnotice@ph13trustee.com	Apr 27 2023 23:40:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Apr 27 2023 23:40:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 28 2023 03:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 27 2023 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Apr 27 2023 23:40:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14762676	Email/Text: collectors@arresourcesinc.com	Apr 27 2023 23:40:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
14762677	Email/Text: collectors@arresourcesinc.com	Apr 27 2023 23:40:00	AR Resources, Inc., Pob 1056, Blue Bell, PA 19422
14762678	+ EDI: CAPITALONE.COM	Apr 28 2023 03:39:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14773756	+ EDI: AIS.COM	Apr 28 2023 03:39:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14762682	+ EDI: WFNNB.COM	Apr 28 2023 03:39:00	Comenity Bk/Ulta, Po Box 182120, Columbus, OH 43218-2120
14762681	+ EDI: WFNNB.COM	Apr 28 2023 03:39:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14762683	+ Email/PDF: creditonebknofications@resurgent.com	Apr 27 2023 23:50:27	Credit One Bank, Attn: Bankruptcy Department,

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			Po Box 98873, Las Vegas, NV 89193-8873
14762684	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 27 2023 23:50:21	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
14771832	EDI: DISCOVER.COM	Apr 28 2023 03:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14762687	+ EDI: DISCOVER.COM	Apr 28 2023 03:39:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
14762686	+ EDI: DISCOVER.COM	Apr 28 2023 03:39:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14762688	+ EDI: PHINGENESIS	Apr 28 2023 03:39:00	Genesis Credit/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14762689	+ EDI: PHINGENESIS	Apr 28 2023 03:39:00	Genesis Credit/Celtic Bank, Po Box 4499, Beaverton, OR 97076-4499
14762690	+ EDI: PHINGENESIS	Apr 28 2023 03:39:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14762691	+ EDI: PHINGENESIS	Apr 28 2023 03:39:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
14762693	+ EDI: AGFINANCE.COM	Apr 28 2023 03:39:00	Household Finance Co/OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
14762692	+ EDI: AGFINANCE.COM	Apr 28 2023 03:39:00	Household Finance Co/OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14762679	EDI: JPMORGANCHASE	Apr 28 2023 03:39:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14762680	EDI: JPMORGANCHASE	Apr 28 2023 03:39:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
14767939	+ Email/Text: RASEBN@raslg.com	Apr 27 2023 23:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14762694	Email/Text: DLRevCycEntCorTeam@mayo.edu	Apr 27 2023 23:40:00	Mayo Clinic, 200 First Street SW, Rochester, MN 55905
14762696	Email/Text: bk@mbb.net	Apr 27 2023 23:40:00	Medical Business Bureau, 1460 Renaissance Drive, Park Ridge, IL 60068
14762695	Email/Text: bk@mbb.net	Apr 27 2023 23:40:00	Medical Business Bureau, Attn: Bankruptcy, 1460 Renaissance Drive Suite 400, Park Ridge, IL 60068
14774512	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 27 2023 23:50:22	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14774617	+ EDI: AISMIDFIRST	Apr 28 2023 03:39:00	MIDFIRST BANK, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14762698	+ EDI: AISMIDFIRST	Apr 28 2023 03:39:00	Midland Mortgage Co, Pob 268959, Oklahoma City, OK 73126-8959
14762697	+ EDI: AISMIDFIRST	Apr 28 2023 03:39:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
14762699	+ EDI: AGFINANCE.COM	Apr 28 2023 03:39:00	One Main Financial, PO Box 740594, Cincinnati, OH 45274-0594
14762700	Email/Text: BankruptcyMail@questdiagnostics.com	Apr 27 2023 23:40:00	Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
14762702	+ Email/Text: bankruptcy@savit.com	Apr 27 2023 23:40:00	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250

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14762703	+ Email/Text: bankruptcy@savit.com	Apr 27 2023 23:40:00	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
14762704	+ Email/Text: bankruptcy@sunrisecreditservices.com	Apr 27 2023 23:40:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946
14762705	+ Email/Text: bankruptcy@sunrisecreditservices.com	Apr 27 2023 23:40:00	Sunrise Credit Services, Inc., 260 Airport Plaza, Farmingdale, NY 11735-3946
14762706	+ EDI: RMSC.COM	Apr 28 2023 03:39:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14762707	+ EDI: RMSC.COM	Apr 28 2023 03:39:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14762709	Email/Text: bknotice@upgrade.com	Apr 27 2023 23:40:00	Upgrade, Inc., 2 North Central Ave, 10th Flr, Phoenix, AZ 85004
14762708	Email/Text: bknotice@upgrade.com	Apr 27 2023 23:40:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
14762710	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 27 2023 23:40:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14762711	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 27 2023 23:40:00	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2023 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor MIDFIRST BANK mfarrington@kmlawgroup.com
PAUL H. YOUNG	on behalf of Debtor Lisa Tranausky support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com,youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com .lesliebrown.paralegal@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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Information to identify the case:			
Debtor 1:	<u>Lisa Tranausky</u>		Social Security number or ITIN: xxx-xx-6904
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 3/6/23
Case number:	23-10647-mdc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lisa Tranausky	
2. All other names used in the last 8 years		
3. Address	3736 Devonshire Place Bensalem, PA 19020	
4. Debtor's attorney Name and address	PAUL H. YOUNG Young, Marr, Mallis & Deane, LLC 3554 Hulmeville Rd. Ste 102 Bensalem, PA 19020	Contact phone 215-639-5297 Email: support@ymalaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 4/27/23

For more information, see page 2

Case number **23-10647-mdc**

The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 7/30/23

Filing deadline: 9/5/23

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.